



Coronavirus: implications on finances and housing

The information that follows is correct at the time of writing, but in the current situation, the information is changing quickly. We therefore recommend you check the links we have included to ensure the information is still correct.

Student Finance

The Student Loans Company – which includes Student Finance England - are providing update on student finance payments on <https://www.gov.uk/government/organisations/student-loans-company>

At the current time, they are committing to paying the third instalments of the maintenance loan to undergraduates, and this is scheduled to happen in April, as usual.

They have yet to confirm that they will make Childcare Grant payments where students are still being charged for childcare. They have also not released any information concerning students who may need to resit any years of study.

The online application system to apply for funding for academic year 2020/2021 is open: if you will be progressing onto a further year of study in 2020/21, they we would recommend that you apply for funding as soon as possible, to ensure that it is in place when you commence the term in September 2020.

If you're application requires financial information from someone else – usually your parents, someone acting in place of your parents, or your partner – and their income has decreased as a result of the Coronavirus, you might need to submit a Current Year Income(CYI) assessment to ensure that you get the maximum amount of funding you are entitled to.

The Student Loans Company has currently closed it's contact centres, which means that they are currently not available via telephone. They will also not be responding to posts on social media.

University Financial Student Support

The University Student Support Funds exist to help those students who find themselves facing financial difficulties. Some students may be struggling with financial problems due to the coronavirus outbreak – things like unexpected expenses or loss of income – and this will be causing additional worries. To help, the University is amending the process and criteria for applying for support from the Funds.

If you find yourself with financial commitments that you are unable to meet, please contact the Student Financial Support Team on studentfunding@reading.ac.uk and they may be able to help.

You can also check out their webpage on the University website:

https://student.reading.ac.uk/essentials/_money_matters.aspx

Government Support for Businesses and Employees

The Chancellor has set out a package of temporary, timely and targeted measures to support public services, people and businesses through this period of disruption caused by COVID-19.

These measures include schemes to support employees who are under threat of losing their employment/income due to the disruption. This applies to employees who have been asked to stop working, but who are being kept on the pay roll, otherwise known as 'furloughed workers'. HMRC will reimburse 80% of their wages, up to £2,500 per month. This is to safeguard workers from being made redundant. The Coronavirus Job Retention Scheme will cover the cost of wages backdated to 1 March and is initially open for 3 months, but will be extended if necessary. You will need to check with your employer if you qualify for this scheme.



Support for the self-employed has also been put into place.

To find out more about the schemes and support available, you can check on the gov.uk website [here](#).

Statutory Sick Pay

In the same way as other employees, students can claim Statutory Sick Pay if they are in employment and unable to work due to sickness. Citizens' Advice have some useful information about this, including details on eligibility and how to claim: information is on their website [here](#).

Universal Credit

Although the UK Government has tried to make Universal Credit more accessible during this difficult time, most full-time students will still not be eligible to claim. There is information on the gov.uk website about which full-time students are eligible, which can be found [here](#).

If you aren't sure of your eligibility for Universal Credit, or think you are eligible and would like some support in claiming, a RUSU Money Adviser will be able to support you with this.

Council Tax

Full-time students are typically exempt from paying council tax during their period of enrolment. If you are unclear if this exemption applies to you, we have some information on our webpages [here](#).

If you are liable to pay council tax (part-time students, students on pre-sessional courses, etc) you can contact your Local Authority to ask them to use their discretion to adjust monthly payments. For example, a Council Tax Bill is paid over 10 months from April to January of the tax year but the Local Authority may agree to adjust monthly payment of the bill from June to March instead.

Students in University Halls Accommodation

Given the current exceptional circumstances, the University has confirmed that those in University Halls accommodation, operated by the University's partner UPP, will not be charged for the third term if you will not be living in Halls for the rest of the academic year.

From the communication which was sent out to students on 25th March (and can be found on the Coronavirus: COVID-19: Information for Students page on the Essentials website, [here](#)), the information is that:

- The Accommodation Office will be in contact with students concerning the cancellation process, and are asking that students wait for them to contact them directly.
- The University is asking students who have left or are leaving accommodation to complete the online departure form found [here](#).
- Students who are in Kendrick Halls should ensure that they notify its operator, Unite, by Friday 10th April if they wish to cancel the third term - emails should be sent to cancellations@unitestudents.com. They will be released from their contract in the same way as students in UPP Halls of Residence.
- Students who are remaining in Halls are requested to complete the staying in halls form, which can be found [here](#).
- Whilst the University has asked that students take their belongings with them, they have confirmed that those left behind will be secure. However, they have advised that there will only be access to rooms for "authorised exceptions", for example, collecting critical medical items. Once current restrictions put in place by the Government have been lifted, the University intends to contact Halls residence about a process for collecting belongings.

The University's Accommodation Office is putting together a frequently asked questions page on the University website. We would recommend checking on the Essentials webpage ([here](#)) for further updates.

Students in Private Rented Accommodation and Private Halls of Residence





The Government have outlined the support that they can offer to landlords and renters in the private rented sector. This information is available on the gov.uk website [here](#). The support focuses on:

- Putting measures in place which delay evictions,
- Encouraging tenants to work with landlords to set up rent payment scheme.

However, tenants – including students - remain liable for their rent. Any financial support which is available to students is outlined in the previous sections of this information sheet.

The University has produced a letter – signed by the Vice-Chancellor – which is recommending that students provide to their landlords, to encourage that landlords work with student to find a solution. The letter can be found on the University website [here](#).

There is information on the RUSU Advice Service pages concerning the circumstances in which an individual in an Assured Shorthold Tenancy can end their tenancy. This information can be found [here](#). Currently, despite the Coronavirus outbreak, our understanding is that this information remains the same.

If you are not in an Assured Shorthold Tenancy, or are not sure what type of tenancy you have, we would recommend that you check your housing agreement, or look on Shelter's Tenancy Checker, which can be found on their website [here](#).

If you would like to speak to someone about your rights and responsibilities within your housing contract, a RUSU Housing Adviser will be able to support you.

Students in Private Rented Accommodation - Bills

It is important to be aware that you are likely to remain liable for bills in your private rented property, even if you are not living there. This would include gas, electricity, and water, though it may include others, too.

If you think you will struggle to pay energy bills, the advice from Ofgem – found on their website [here](#) - is to check information from your supplier, and to contact them to see what help they can offer.

The same information applies for the payment of water bills. Most homes in Reading will be covered by Thames Water, and information about help with paying your water bill can be found on their website [here](#). If you are not sure that your water is supplied by Thames Water, or you don't live in Reading, then you can check who supplies your water on the water.org.uk website [here](#).

Contents Insurance

If you have contents insurance for your belongings, we would recommend that you contact your Insurance provider for details of if your contents are covered whilst you are absent from the property the contents are insured for being in.

Further Links

- Information from the University of Reading - <https://student.reading.ac.uk/essentials/support-and-wellbeing/medical-and-general-health/coronavirus-covid-19-advice-and-support.aspx>
- Information from the UK Government - www.gov.uk/coronavirus